



March 9, 2006

Robert E. Feldman
FDIC
Executive Secretary
550 17th Street, N.W
Washington, D C. 20429

Dear Sir.

Our board of directors is very much opposed to Wal-Mart's attempt to enter the banking business

To allow an entity from another industry to own a bank would be a dangerous step in the wrong direction. We have never allowed this before for very obvious reasons. Credit allocation could be misapplied, non-bank industry problems would affect the banking industry in ways never previously experienced, and I predict Wal-Mart's approach to banking would be of a wholesale nature which would cause credit to "dry up" in small communities where local bank managements and boards presently loan monies, very well, to the local citizenry due to their local knowledge of the community and citizens

Say "no" to Wal-Mart.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ben M. Shirey, II'. The signature is stylized with a large, sweeping 'B' and a long, horizontal stroke at the end.

Ben M. Shirey, II
President/CEO

BMS/bg